

BRACKEN INSURANCE SERVICES LTD
4011 32 ST
VERNON BC V1T 5P2

WAYNE PASHAK
KIMBERLY PASHAK
SITE 422 BOX 1 COMP 3
DRAYTON VALLEY AB T7A 2A2



Call.

BRACKEN INSURANCE SERVICES LTD at
250-542-6300



Click.

cooperators.ca



Come in.

BRACKEN INSURANCE SERVICES LTD
4011 32 ST
VERNON, BC V1T 5P2

Your **farm insurance** policy renewal



Important information

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Your Certificate of Insurance

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Thank you for choosing Co-operators.

Please review your documents carefully and if you have questions, contact us.

We're here to help.

Our privacy policy and disclosure of compensation can change from time to time. To read the latest version, visit cooperators.ca

Need expert advice? We've got that covered too.

You can count on Co-operators for expert advice. As our valued client, you can enjoy the peace of mind that comes from complimentary access to:

Risk-free claims advice: Our Claims Guarantee lets you ask our experts for advice about a potential claim without having to worry. The information you share will not be used to increase your premiums or cancel your coverage. Call our claims experts toll-free at 1-877-682-5246 or 1-877-594-2667 in Quebec.

Legal assistance: Call our helpline and talk to a lawyer for confidential general legal assistance. It's an included service that covers almost any topic: from contract disputes to employment or business-related issues, property concerns, tax investigations, and more. Our Legal Assistance Helpline is available from 8 a.m. to midnight local time, and 24/7 in emergency situations. Simply call toll-free at 1-855-953-1431.

This service is administered by ARAG Legal Solutions Inc.

Go paperless to make more time for you

**Scan to access
Online Services
today!**

This easy-to-use portal offers secure, 24/7 access to your Co-operators account. Which means you can view and download your documents,* submit claims, make payments, and more – whenever it's convenient for you.

For added convenience, go paperless by visiting "Profile and Preferences." You'll receive timely email notifications around policy updates and billing.

*Not all policies are available through your Online Services account.



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Changes to your policy

We've updated your Non-Owned Automobile limit

Your Certificate of Insurance now shows the limit for your Non-Owned Automobile coverage. It was previously not shown on documents, so adding it clarifies the amount of coverage you have available.

Check your Certificate of Insurance for your limit and contact us if you have questions.

Get more from your policy

Get additional limit protection with Flex Guard

Labour costs, supply chains and other market forces can affect the value of your farm property. The result? Your insurance may be insufficient to cover a total loss, leading to additional costs to get your farm back up and running.

We've designed our Flex Guard coverage to protect against property value fluctuations and provide more peace of mind. Contact us today to learn how Flex Guard can give you added protection.

NAME AND ADDRESS OF INSURED

WAYNE PASHAK
KIMBERLY PASHAK
SITE 422 BOX 1 COMP 3
DRAYTON VALLEY AB T7A 2A2

This Certificate of Insurance summarizes your coverages, and shows your policy's effective and expiry dates. Any premium reimbursement issued by Co-operators General Insurance Company, during the term of your policy, will be made payable to the payor on file, as per the information provided by the insured. For more information on your property and liability coverages, refer to the Your Coverages section of this policy. For information on your policy coverages and discounts, refer to cooperators.ca.

Farm Guard Insurance Policy No. 4001714340

Underwritten by Co-operators General Insurance Company
(Hereinafter called the Insurer)

EFFECTIVE DATE

October 12, 2024 at 12:01 AM

EXPIRY DATE

October 12, 2025 at 12:01 AM

All times are local times at the postal address of the Insured.

Questions?

BRACKEN INSURANCE SERVICES LTD at
250-542-6300
4011 32 ST
VERNON, BC V1T 5P2

Insurance is provided for only those locations, operations, coverages and limits specifically indicated herein.

The following forms are applicable to all Property and Loss of Income coverages of this policy:

1. Insuring Agreements, Common Definitions, Exclusions and Conditions and,
2. Communicable Disease Exclusion Endorsement.

Location : 2496 TYEE LAKE ROAD, WILLIAMS LAKE, BC V3G 4Y9

COVERAGES	DEDUCTIBLE	LIMIT	PREMIUM
Dwelling - Conventional dwelling - 1992 Homeowners Prestige			\$1,250.00
Property Coverage(s)			
Farm Homeowners Prestige - Basis of Settlement - Replacement Cost	\$2,500	\$588,900	Included
Guaranteed Replacement Cost for Dwelling and Single Limit of Insurance	—	\$1,384,000	Included
Personal Property - Prestige - Replacement Cost	\$2,500	\$588,900	Included
Detached Private Structures	—	\$88,400	Included
Loss of Use of Your Dwelling	—	\$117,800	Included
Additional Property Coverages/Endorsements			
Comprehensive Water - Deductible: the greater of \$2,000 or 2% of the total amount of the insured loss or damage		\$1,413,400	\$381.00

(continued)

The policy contains a clause that may limit the amount payable.

Location : 2496 TYEE LAKE ROAD, WILLIAMS LAKE, BC V3G 4Y9 (continued)

COVERAGES (continued)	DEDUCTIBLE	LIMIT	PREMIUM
Special Settlement for Windstorm or Hail Damage	—	—	—
Personal Property Away From Principal Residence	—	\$588,900	—
Better Limits For Members	—	—	\$13.00

Financial Interests - 1st Mortgagee - Radius Financial Mortgage
Servicing Center
PO BOX 351 STN C, KITCHENER, ON, N2G 3Y9

Dwelling - Mobile home - 2017 Homeowners Prestige			\$930.00
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Property Coverage(s)

Farm Homeowners Prestige - Basis of Settlement - Replacement Cost	\$2,500	\$246,200	Included
Personal Property - Prestige - Replacement Cost	\$2,500	\$246,200	Included
Detached Private Structures	—	\$37,000	Included
Loss of Use of Your Dwelling	—	\$49,300	Included

Additional Property Coverages/Endorsements

Comprehensive Water - Deductible: the greater of \$2,000 or 2% of the total amount of the insured loss or damage		\$590,900	\$213.00
Special Settlement for Windstorm or Hail Damage	—	—	—
Personal Property Away From Principal Residence	—	\$246,200	—

Financial Interests - Reg MacFarlane
2496 Tyee Lake Road, Williams Lake, BC, V2G 4Y9

Structure

Structure: Farm Structures, Buildings - Farm Fire & Extended Perils
Form
Replacement Cost Clause - Coinsurance 80%

Details: Barn - 2022 - 960 Square feet - 3 Horse Stalls + Storage	\$1,000	\$80,600	\$309.00
Windstorm or Hail - Special Settlement	—	—	—
Structure or Building Under Construction - Windstorm or Hail Perils cease 90 days after inception of this coverage unless the building is fully enclosed.	—	—	Included

Farm Schedules

Machinery and Tools - Total			\$228.00
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Machinery and Tools

Farm Machinery - Elite Form
- Coinsurance 80%

(continued)

Location : 2496 TYEE LAKE ROAD, WILLIAMS LAKE, BC V3G 4Y9 (continued)

COVERAGES (continued)	DEDUCTIBLE	LIMIT	PREMIUM
Details: Tractor - with Frey K05074 Model 8510 Loader - 2007 - Landini - 8550 Vex Drive - S/N TL 25.25.0000.6	\$1,000	\$25,000	Included
Details: Tractor - Skid Steer - 2007 - John Deere - 317 - S/N T00317A138555	\$1,000	\$25,000	Included

Liability

	DEDUCTIBLE	LIMIT	PREMIUM
Liability			
Farmers General Liability	—	\$2,000,000	\$227.00
Limited Pollution Liability	—	\$1,000,000	Included
- Aggregate Limit	—	\$1,000,000	Included
- Premium Non-Refundable			
Non-Owned Automobile Liability	—	\$2,000,000	Included
Voluntary Medical Expense Coverage Limit		\$5,000	Included
Voluntary Payment Damage to Property		\$2,000	Included
Additional Liability Coverages/Endorsements			
Additional Residences 1 Unit(s)	—	—	Included
Tenants Legal Liability - Named Perils	—	\$100,000	Included

Policy Level Coverages

	DEDUCTIBLE	LIMIT	PREMIUM
Extra Expense - Impending Peril	—	\$10,000	Included
Fire Department Charges	—	\$10,000	Included
Crime Floater	—	\$1,000	\$10.00

Total Policy Cost			\$3,561.00
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**Discounts**

Your policy includes discounts for:

Claims Free

Loyalty

Mature Client

New Home

Member Benefits

Multi Product

Non-smoker



Robert Wesseling
President and Chief Executive Officer
Authorized Signature of Insurer